PRU*link adapt 2035 fund*

April 2020

All data as at 31 Mar 2020 unless otherwise stated

Investment Objective

The **PRU***link adapt 2035 fund* aims to generate capital growth at a controlled risk level consistent with the investment horizon of the portfolio to accumulate assets and provide wealth for investors at maturity. Beyond the investment horizon, which would centre around 2035, the objective is to maintain capital stability in the portfolio.

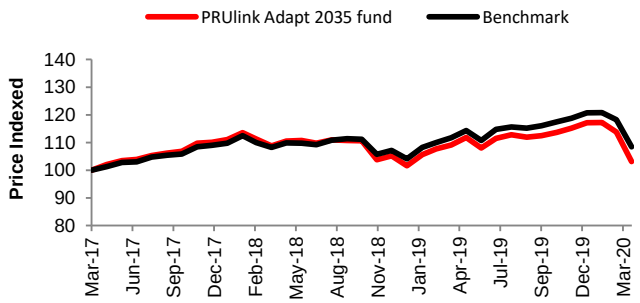
Fund Details

Launch Date	19 April 2005	CPFIS Risk Classification of Investment-linked Insurance Products (ILP)	Medium to High Risk ; Broadly Diversified
Initial Investment Charge	5% ^	Subscription Method	Cash, CPFIS-OA, SRS
Continuing Investment Charge	1.45% p.a.†	Funds Under Management	SGD 62.3 M
Fund Manager	Schroder Investment Management (Singapore) Ltd	Financial Year End	31st December
Benchmark	Composite benchmark comprising the MSCI Singapore Free Index, MSCI World, MSCI AC Asia ex-Japan Index, MSCI Emerging Market, Markit iBoxx ALBI Singapore Index, Barclays Capital Global Aggregate Index (hedged to S$), Barclays Capital Global Aggregate Index - Credit Component (hedged to S$), JACI Investment Grade Index (hedged to S$)**		

Performance

Performance[1]	1 month	6 months	1 year	3 years*	5 years*	Since Inception*
Offer-Bid	-13.9%	-12.9%	-10.2%	-0.7%	0.5%	2.4%
Bid-Bid	-9.4%	-8.3%	-5.5%	1.0%	1.5%	2.7%
Benchmark[2]	-8.3%	-6.6%	-2.9%	2.7%	3.2%	4.5%

Performance Chart



Top 10 holdings

Schroder ISF QEP Global Core	20.9%
Schroder ISF Asian Opportunities	17.5%
Schroder ISF Global Corporate Bond	12.9%
Schroder Singapore Fixed Income	9.0%
Schroder Singapore Trust	6.9%
Schroder Global Quality Bond	6.8%
Schroder ISF Global Inflation Linked Bonds	5.3%
Schroder Asian Investment Grade Credit	5.0%
Schroder ISF Emerging Markets	4.8%
Schroder ISF Global Equity Alpha	3.7%

Source: Schroder Investment Management (Singapore) Limited

Inception date: 31 May 2005

*Annualised.

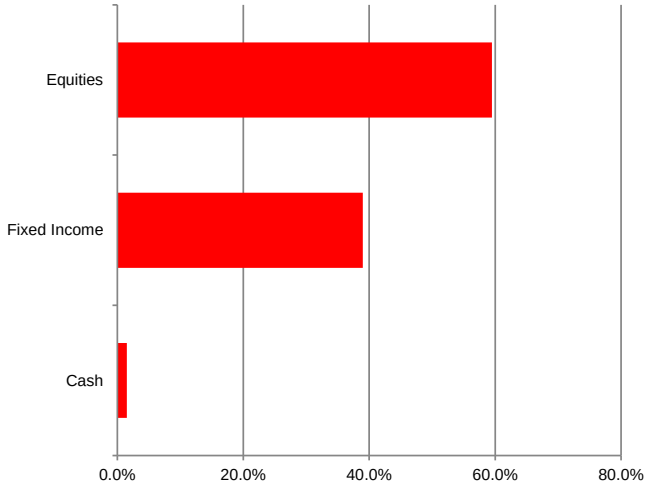
[1] Source: Standard Chartered Bank as calculated on StatPro; SGD; net income reinvested; Offer-bid includes 5% Initial Investment Charge; fund performance includes Continuing Investment Charge; benchmark performance does not include any fees or charges.

[2] Source for Benchmark : Schroder Investment Management (Singapore) Ltd

^ Please refer to the relevant Product Summary for details of charges incurred on your plan as charges may vary from product to product and may be lower than 5%.

† We reserve the right to vary the Continuing Investment Charge and may increase it up to 2% per annum, but will not do so before giving investors 6 months' written notice.

Asset Allocation[3]



[3]Source: Schroder Investment Management (Singapore) Ltd

Important Information

Please note that the securities mentioned above are included for illustration purposes only. It should not be considered a recommendation to purchase or sell any particular security. There is no assurance that any securities discussed herein will remain in the portfolio of the Fund at the time you receive this material or that securities sold have not been repurchased. The securities discussed do not represent the fund's entire portfolio and in the aggregate may represent only a small percentage of the fund's portfolio holdings.

The Fund is an investment-linked policy fund issued by Prudential Assurance Company Singapore (Pte) Limited (Co. Reg. No. 199002477Z). The manager of the Fund is Schroder Investment Management (Singapore) Ltd (Co. Reg. No. 199201080H). Prudential Assurance Company Singapore (Pte) Limited, 30 Cecil Street, #30-01 Prudential Tower, Singapore 049712 is the product provider. Investments are subject to investment risks including the possible loss of the principal amount invested. The prediction, projection or forecast on the economy, securities markets or the economic trends of the markets targeted by the fund are not necessarily indicative of the future or likely performance of the fund. The fund returns are calculated on the assumption that all dividends and distributions are reinvested, taking into account all charges which would have been payable upon such reinvestment. Fees and charges payable through deduction of premium or cancellation of units are excluded from this calculation. The past performance of the Manager or Investment Manager and the Fund is not necessarily indicative of its future performance. The value of units in the Fund and the income accruing to the units, if any, may fall or rise. A Product Summary, Fund Information Booklet and Product Highlights Sheet relating to the Fund are available and may be obtained from your Prudential Financial Consultant. A potential investor should read the Product Summary, Fund Information Booklet and Product Highlights Sheet before deciding whether to subscribe for units in the Fund.

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